

## **AMENDMENTS**

IN THE CLAIMS:

Please amend the claims as follows.

1. A system for customizing displays, comprising:
  - electronic user profile data comprising on-line behavior data and personal data;
  - content data from a plurality of content providers;
  - a plurality of model parameters identifying display characteristics for a computer display;
  - a plurality of actual display characteristics selected in accordance with said electronic user profile data, said content data from said plurality of content providers, and said plurality of model parameters; and
  - a display comprising said actual display characteristics.
5. The system of claim 1 wherein said content data comprises data for products and services from each of said plurality of content providers.
6. A method for customizing displays in accordance with user preferences comprising the steps of:
  - a) creating electronic profile data for a computer user;
  - b) defining general display characteristics for a computer display;
  - c) applying a predictive model to said electronic profile data to select actual display characteristics in accordance with said general display characteristics;
  - d) selecting content provider data from a plurality of content providers; and
  - e) displaying said content provider data from said plurality of content providers in accordance with said actual display characteristics.

10. The method of claim 6 wherein the step of selecting content provider data comprises the step of selecting products and services from each of said plurality of content providers.
11. A method for online product marketing comprising the steps of:
- a) defining electronic profile data for a computer user;
  - b) defining account data for a plurality of merchants;
  - c) defining model parameters for a computer display; and
  - d) combining said electronic profile data and said account data defined for said plurality of merchants to create a customized computer display in accordance with said model parameters.
15. The method of claim 11 wherein the step of combining said electronic profile data and said account data to create a customized computer display in accordance with said model parameters comprises the steps of:
- selecting a number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts based on said electronic profile data; and
  - displaying selected account data in accordance with the selected number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.
16. An electronic marketing system comprising:
- a plurality of electronic user profiles;
  - a database for storing merchant data for a plurality of merchants;
  - variable display characteristics for defining the layout of a computer display;